

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

James Ivory  
Darlene Ivory  
Debtor(s)

Case No. 15 B 31053

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/11/2015.
- 2) The plan was confirmed on 11/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/18/2015, 01/29/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/15/2016, 12/06/2017.
- 5) The case was Completed on 03/12/2018.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$62,847.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,975.00
Less amount refunded to debtor	\$32.45

**NET RECEIPTS:**

**\$5,942.55**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,960.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$251.12
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,211.12**

Attorney fees paid and disclosed by debtor:	\$350.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance America	Unsecured	1,000.00	NA	NA	0.00	0.00
Advance America	Unsecured	1,000.00	NA	NA	0.00	0.00
Amerimark Premier	Unsecured	376.00	NA	NA	0.00	0.00
AT & T Mobility	Unsecured	100.00	NA	NA	0.00	0.00
Best Buy	Unsecured	0.00	NA	NA	0.00	0.00
Blast Fitness	Unsecured	100.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	515.61	515.61	515.61	147.20	0.00
Capital One Bank	Unsecured	322.93	322.93	322.93	92.19	0.00
CCSI	Unsecured	419.00	NA	NA	0.00	0.00
City of Chicago Department of Water	Unsecured	342.55	342.55	342.55	97.79	0.00
Comenity Bank Good Year	Unsecured	1,144.20	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	419.69	419.69	419.69	119.81	0.00
Continental Sale	Unsecured	128.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	1,000.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	100.00	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	0.00	480.21	480.21	137.09	0.00
FEMA	Unsecured	29,000.00	NA	NA	0.00	0.00
Flagstar Bank	Secured	204,234.00	244,350.33	244,350.33	0.00	0.00
Food 4 Less	Unsecured	200.00	NA	NA	0.00	0.00
Guaranty Bank	Unsecured	500.00	NA	NA	0.00	0.00
Illinois Dept Of Human Services	Unsecured	0.00	1,374.45	1,374.45	392.38	0.00
LVNV Funding LLC	Unsecured	608.00	NA	NA	0.00	0.00
Macy's	Unsecured	480.21	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	437.37	437.37	437.37	124.86	0.00
Peoples Energy Corp	Unsecured	286.43	286.43	286.43	81.77	0.00
Portfolio Recovery Associates	Unsecured	0.00	1,144.20	1,144.20	326.65	0.00
Position Plus	Unsecured	9,000.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	246.29	246.29	246.29	70.31	0.00
Quantum3 Group	Unsecured	495.24	495.24	495.24	141.38	0.00
Social Security Admin	Unsecured	12,637.00	NA	NA	0.00	0.00
Tarliament Builders	Unsecured	70.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Trident Asset Management	Unsecured	247.00	NA	NA	0.00	0.00
Trident Asset Management	Unsecured	73.00	NA	NA	0.00	0.00
Walgreens	Unsecured	125.00	NA	NA	0.00	0.00
Walmart Asset Protection	Unsecured	321.00	NA	NA	0.00	0.00
Zale/Sterling Jewelers	Unsecured	886.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$244,350.33	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$244,350.33</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,064.97</b>	<b>\$1,731.43</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,211.12</u>
Disbursements to Creditors	<u>\$1,731.43</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$5,942.55</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2018

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.